

Coming Home to a House and Family

Outline of Need:

Julia Ellis and her 6 year old daughter Rianda moved to Scottsbluff in 2004 to be closer to family. Julia longed for a place to put down roots for them...a place to call "their own". As a single parent, Julia didn't think it would be possible to obtain her dream of buying a home.

How Rural Development Helped:

Julia learned about Rural Development's direct homeownership loan program from contacts at Section 8 housing. Application papers were completed and marked eligible and the hunt was on for a home. Homeownership Education was provided by Panhandle Community Services, a Readiness Education Awareness Collaborative for Homeowners (REACH) Affiliated Organization. USDA Rural Development approved a loan of \$73,000 and partnered with Western Nebraska Housing Opportunities for a loan of \$1,000 for down payment assistance, and a repair grant of \$2,000.

"Julia is not afraid of hard work. She has put long hours into making this happen. She continues to make improvements to this property to provide for her family and protect her investment. It has been wonderful helping to make her dream come true."
--Debra Suhr, Rural Development Technician, USDA Rural Development

The Results:

Thanks to the team work of the housing partners, and a lot of elbow grease from Julia, the Ellis' now live in their own 946 sq. ft., 2 bedroom bungalow home in Scottsbluff. The home received updates to plumbing and electrical; additional insulation to increase energy efficiency; and gutters and downspouts.



Julia and Rianda are thrilled to be close to school and grandparents. The fenced yard is filled with the sounds of the neighborhood children playing. Friends are being made and roots are being put down. All of this for only \$20 more per month than what Julia spent on rent!

June 2007